

# Dr. Rita CHAKRAVARTI



## Chief, MTech Enterprise Business Analytics Programme

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### Profile

Rita as a seasoned analytics professional has 25+ years of experience in Financial Services, Insurance and Market Research specializing in Scoring (operational & regulatory), Risk Management, Marketing Analytics, Analytics Strategy Development, Analytics Infrastructure, Analytics team management and training. Experience spans across Asia Pacific, Middle East, US & Canada.

Prior to joining NUS-ISS she held several Regional (APAC) Analytics Head's role in Experian, FICO, IBM & Citibank. As an adjunct faculty, she taught Business Analytics courses in NUS Business School, MSBA program and several Mathematics / Statistics courses both in undergraduate and graduate level in Universities in US & Canada as Ph.D. student and regular faculty. She had been a regular corporate trainer in Credit Scoring & Risk Management in Citibank APAC Headquarter in Singapore. She has been a regular industry speaker on Credit Scoring, Credit Bureau Usage and Analytics on behalf of Citibank, FICO & Experian in Australia, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Philippines, Taiwan, Thailand, UK & Vietnam.

Rita received her Ph.D. in Multivariate Analysis from University of Pittsburgh, USA

### Academic & Professional Experience

- **Member, Technology Application Staff**, NUS-ISS, Sep 2016 -
- **Financial Services Practice Head**, Smart Consulting Solutions Pte. Ltd., April 2016 – Sep 2016
- **Adjunct Associate Professor**, NUS Business School, Department of Decision Sciences, Aug 2013 – Jul 2016

- **Director & Regional Head of Analytics, APAC**, Experian Decision Analytics, April 2014 – Dec 2015
- **Senior Director/Director, Analytics Presales, APJ Region**, FICO, Aug 2010 – Nov 2013
- **Analytics Delivery Leader (IBM MBPS) / Head of Analytics Practice (Redpill Analytics)**, Singapore, Jan2008 – Aug 2010
- **Consultant & Global Analytics Head**, Quattro Risk Management Services (a start-up formed by senior ex-Citi bankers), Singapore, Oct 2006 – Oct 2007
- **Modeling Director/Manager, VP/AVP**, Citibank, Asia Pacific Regional Office, Singapore, Jul 1999 – Sep 2006
- **Senior Statistician**, Indian Market Research Bureau International, Kolkata, India, 1994-99
- **Partner**, M.C. Chakravarti & Associates (Currently Towers Watson, India Ltd.), Kolkata, India, Sep 1989 – Sep 1994
- **Assistant Professor**, Northern Illinois University, Dekalb, USA, 1987-1988
- **Post Doctoral Fellow**, University of Toronto, Canada, 1986-1987
- **Teaching Assistant ( as PhD student)**, University of Pittsburgh & University of Maryland, Baltimore County, USA, 1982-1986
- **Inventory Control Officer**, K.G.Khosla Compressors Ltd., New Delhi, India, 1981-1982)

## Membership & Professional Activities

- Speaking in Industry Forums
- Analytics Blog Writer
- Institute of Actuaries, London ( 1982-1992)
- Actuarial Society of India ( 1989-1992)
- American Statistical Association ( 1984-1989)
- Refereed papers for Canadian Journal of Statistics.
- Thesis guide for M.Phil.offered by Calcutta University

## Research Interest

- Credit Scoring and its application & automation in Finance, Insurance & Telecommunication Industry
- Risk Management using Analytics in Consumer Banking Industry
- Application of Big Data Analytics in Finance, Government, Insurance & Telecommunication
- Business Analytics using Transaction Data
- Application and usage of Credit Bureau data to control NPL in highly volatile macroeconomic environment
- Industrial Research to understand macroeconomic trends which impacts banking industry

## Selected Publications

- "Detection of Multivariate Outliers in Elliptically Symmetric Distributions", (Rita Das & B.K. Sinha), Annals of Statistics, 1986, Vol 14
- "Optimum Invariant Tests for Random MANOVA Models", (Rita Das & B.K. Sinha), Canadian Journal of Statistics, 1988, Vol 16, No. 2, 193-200
- "Robust Optimum Invariant Tests of Covariance Structures Useful in Linear Models", (Rita Das & B.K. Sinha), Sankhya, The Indian Journal of Statistics, 1990, Vol 52, Series A, 244-252

- "The Evolution of Credit Bureaus in Asia Pacific", (Rita Chakravarti & Beng-Hai Chea), Presented in Credit Scoring and Credit Control – IX, A conference organized by University of Edinburgh Management School, September 2005
- Analytics Blogs on behalf of FICO

## What I Teach

DATA SCIENCE

### Campaign Analytics

DATA SCIENCE

### Predictive Analytics - Insights of Trends and Irregularities

DATA SCIENCE

### Customer Analytics

DATA SCIENCE

### Advanced Customer Analytics

DATA SCIENCE

### Complex Predictive Modelling & Forecasting

DATA SCIENCE

### Data Science Solutions Implementation

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